

For Your Benefit

State of Michigan Employees

Volume 3 2006

Parents and grandparents: Share this article with your little ones — and maybe the not-so little ones, too. Then, to make sure they remember the safety ideas and have a little fun, let them complete the word search game in the center of this newsletter.

Stop germs where you are

Your little one comes home with the sniffles. A coworker sounds like he's coughing up a lung. On the crowded bus ride home, someone sneezed on you. Everywhere you turn, you're facing germs — those yucky microbes that give you colds or the flu. But there are steps you can take to shield yourself and your family from these sneaky sources of sickness.

Catching a cold or flu

The germs that cause colds and flu are spread from person to person in respiratory droplets that come from someone's cough or sneeze. Even though you may not see the droplets, they're there, expelled from the mucus that's formed when someone is infected. The droplets move through the air and are deposited on the mouths or noses of people nearby. Germs also spread when you touch another person's droplets on a surface such as a desk and then touch your own eyes, mouth or nose before washing your hands. Germs are resilient. Some viruses and bacteria can live two hours or longer on surfaces like cafeteria tables, doorknobs and desks.

Stop germs where you are continued on page 2



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This issue provides a variety of timely information related to your health care benefits and your health care needs.

Stop germs where you are continued from page 1

Stopping the spread of germs

There are simple ways to stop the spread of germs:

- **Cover your mouth and nose when you cough or sneeze.** Cough or sneeze into a tissue and then throw it away. Cover your cough or sneeze if you don't have a tissue. Then clean your hands — and do so every time you cough or sneeze.
- **Clean your hands often.** Wash your hands with soap and warm water for at least 20 seconds. That's about the same time it takes to sing the "Happy Birthday" song twice.
When soap and water aren't available, alcohol-based disposable hand wipes or gel sanitizers may be used. You can find them in most supermarkets and drugstores. If you're using the gel, rub your hands until the gel is dry. The gel doesn't need water to work; the alcohol in it kills the germs on your hands.
- **Avoid touching your eyes, nose or mouth.** Germs spread when people touch something that is contaminated with germs and then touch their eyes, noses or mouths.
- **Stay home. Get plenty of rest when you are sick.** Check with a health care provider when needed. Think

of it as doing your classmates or coworkers a favor. Keeping your distance from others may protect them from getting sick.

The common cold is an infection of the upper respiratory tract caused by some 200 different viruses. It's the most common illness responsible for lost time at work and school. The average child will get five to seven colds each year and the average adult will get one to two colds each year. Cold symptoms last 3 to 10 days.

The flu causes high rates of absenteeism among students and staff in U.S. schools. Influenza isn't the only respiratory infection of concern in schools — nearly 22 million school days are lost each year to the common cold alone. However, when children practice healthy habits, they miss fewer days of school.

Do as I say, not as I do

Kids should do a better job of washing their hands than their parents and other adults. Here are some statistics you may want to consider the next time you shake someone's hand:

WASH HANDS	HOW MANY DO ¹
After using public and home restrooms	83%
After petting dog or cat	42%
When sneezing or coughing	32%
After handling money	21%
Men	58%
Women	75%

¹American Society for Microbiology

Take the Flu Quiz

Test your flu vaccine savvy with these true or false questions, then check your answers below.

True or False?

- Q1:** People can die from the flu.
Q2: Even if I get the flu vaccine, I can still get a mild case of the flu.
Q3: The side effects of the flu vaccine are worse than the flu.
Q4: Not everyone can take the flu vaccine.
Q5: Only older people need the flu vaccine.
Q6: You must get the flu vaccine before December

A1: True

Flu is a highly infectious disease of the respiratory system and it can lead to pneumonia. Each year about 200,000 people in the U.S. are hospitalized and about 36,000 people die because of the flu.¹

A2: True

Flu vaccine protects most people from the flu. People who receive flu vaccine can get the flu but will be far less sick than someone who has flu and hasn't received flu vaccine. Flu vaccine doesn't protect you from other viruses that sometimes feel like the flu.

A3: False

The worst side effect you're likely to get with injectable vaccine is a sore arm.

A4: True

You might not be able to get this protection if you're allergic to eggs, are very sick with a high fever, or have had a severe reaction to the flu vaccine in the past.



A5: False

Adults and children with conditions like asthma, diabetes, heart disease and kidney disease need to get the flu vaccine. People who are active and healthy can also benefit from the protection that the flu vaccine offers.

A6: False

Flu vaccine can be given before or during the flu season. While the best time to get flu vaccine is October or November, getting vaccinated in December or later can still protect you against the flu.

¹ Centers for Disease Control and Prevention

All About Vaccines

Vaccines save lives by protecting you and your family against infectious diseases like measles, mumps and whooping cough. These immunizations help your immune system recognize and attack organisms that can cause diseases before the organisms cause problems.

Some vaccinations are given at birth and some should continue throughout your life. We've provided an immunization schedule so you can plan your child's (and your) immunization on time.

Here's a list of the vaccinations and a description of the illnesses they immunize:

- **Diphtheria Tetanus Pertussis (DTP):** Diphtheria is an infection that attacks the throat, mouth and nose. This is a very contagious disease, but rare ever since the vaccine was created. Diphtheria can form a gray web that may completely cover the windpipe and can prevent breathing. If this disease is not treated right away, it could cause pneumonia, heart failure or paralysis.
- Tetanus is an infection caused by a bacteria found in dirt, gravel and rusty metal. It usually enters the body through a cut. The tetanus bacteria cause the muscles to move suddenly and sometimes uncontrollably. If tetanus attacks the jaw muscles it causes lockjaw, the inability to open and close your mouth. Tetanus can also cause the breathing muscles to spasm and can be deadly.
- You may know pertussis by its more common name, whooping cough. Pertussis is a bacteria that clogs the lungs with a thick, slimy mucous. This can cause a severe cough that sounds like a "whoop." The cough can last for two months and allows for other bacteria such as pneumonia and bronchitis to attack the body.
- **Polio:** Polio can paralyze the legs and chest making walking and breathing difficult or impossible. The first symptoms of polio are fever, sore throat, headache and a stiff neck. Polio is very rare since the vaccine became available.
- **Measles Mumps Rubella (MMR):** The first M in MMR stands for measles. Measles is a highly contagious disease that causes a high fever, cough, and a spotty



rash all over. It may also cause ear infections and pneumonia.

The second M in MMR stands for mumps. Mumps causes painful swollen salivary glands which are under the jaw, as well as a fever and a headache. Mumps also may cause meningitis or hearing loss.

The R in MMR stands for Rubella. Rubella is also called German measles. It is most dangerous for women who are pregnant. Rubella can cause a mother to have a miscarriage or deliver a baby with heart disease, blindness, hearing loss or learning problems. However, rubella is a mild disease in kids.

- **Varicella (chickenpox):** Chickenpox is a virus. It causes an itchy rash and a fever. You can catch it from someone who already has it if you touch an open blister on that person's skin or if that person sneezes or coughs near you. Not everyone gets the vaccine. Consequently, many children still get chicken pox.
- **Hepatitis A:** This is a serious liver disease caused by the hepatitis A virus (HAV).
- **Hepatitis B:** Hepatitis B causes extreme tiredness and jaundice. Jaundice is when all the white parts on your body, like your eyes, teeth and nails, turn yellow. Hepatitis B may also cause the liver to stop working.

- **Hib:** This vaccine protects infants from the *Haemophilus Influenza* type b bacteria that cause bacterial meningitis and pneumonia. Meningitis is an infection of the brain and spinal cord coverings that can cause brain damage and blood infections. Also these bacteria can infect the blood, joints, bones, muscles, throat and the cover surrounding the heart.
- **Pneumococcal:** *Streptococcus pneumonia* bacteria can cause serious illness and death — approximately 200 deaths each year among children under 5 years old. The pneumococcal vaccine helps prevent pneumonia.

- **Meningococcal:** This vaccine protects adults from cerebrospinal meningitis. Meningitis is an inflammation of the linings around the brain and spinal cord, often caused by viruses or bacteria.
- **Influenza:** Influenza is a virus that infects the respiratory tract and can cause severe illness and life-threatening complications in many people. The flu kills an estimated 36,000 people and causes more than 200,000 hospitalizations per year in the United States. Annual flu vaccination is the best way to reduce the chances that you'll get the flu.

Immunization Schedule

Immunization →	Diphtheria Tetanus Pertussis (DTP/DTaP)	Polio-virus (IPV)	Measles Mumps Rubella (MMR)	Chickenpox (Varicella)	Hepatitis A virus (HepA)	Hepatitis B virus (HepB)	Haemo- philus Influenzae b (Hib) booster (for infants only)	Pneumo- coccal (PCV)	Meningococ- cal	Influenza ¹
Age										
Birth						X ²				
1 month						X				
2 months	X	X				X	X	X		
4 months	X	X					X	X		
6 months	X							X		
6-18 months										
12-15 months					X					
12-18 months				X	X					
15-18 months									X	
4-6 years	X	X	X ³							X
11-12 years	X			X ⁴		X			X	X
High school or college freshman	X			X ⁵					X	X
20's-100s	X ⁶									X

¹ Should be administered annually to people over 5 years

² The age at which a baby should begin the hepatitis B vaccine series depends on his or her risk for HepB infection and the type of vaccine available. Ask your doctor when your baby should start the vaccination series. If the hepatitis vaccine series was not given during infancy, it should be given by age 11 to 12 years

³ The second MMR should be given by age 11 to 12 years if it was not given at age 4 to 6 years.

⁴ Those who haven't been vaccinated, haven't had chickenpox, or who aren't immunized according to a blood test should be vaccinated at this age.

⁵ One or two doses before age 50

⁶ Tetanus booster every 10 years

SPECIAL INFORMATION



Meningitis: the menace on campus

A college student's checklist may include registering for classes and deciding who'll bring the microwave. But students may not consider getting one more important item — a vaccination to prevent meningitis. This vaccination can be a lifesaver.

Meningitis — perfect for dorm life

Meningitis is an inflammation of the linings around the brain and spinal cord. Meningitis can be caused by viruses or bacteria. Often, the symptoms of viral meningitis and bacterial meningitis are the same. Diagnosis of both viral and bacterial meningitis is confirmed by a lumbar puncture, or spinal tap.

Viral meningitis is serious but rarely fatal in people with normal immune systems. Usually, symptoms last 7 to 10 days, and people recover completely. There is no

vaccination or treatment for viral meningitis (except treatment for meningitis caused by the herpes virus).

Bacterial meningitis is more serious than viral meningitis because it can lead to brain damage and death. Meningococcal meningitis, one type of bacterial meningitis, is of particular concern because while uncommon, it does affect college-age students and the disease may progress rapidly if untreated. Bacterial meningitis strikes about 3,000 Americans each year. Among all the cases that occur, about 30 percent involve adolescents and young adults (ages 15 to 24). One in four adolescents infected will die — including about 125 college students. Of those who survive, about 20 percent will experience some type of permanent disability. Freshmen living in dormitories are at six times the risk of contracting bacterial meningitis than are college students overall.¹

College life seems to be an opportune environment for the disease. Lifestyle factors common among adolescents

¹ Centers for Disease Control and Prevention

² National Meningitis Association

³ Food and Drug Administration

⁴ National Meningitis Association

FOR COLLEGE STUDENTS

Don't put food poisoning on the syllabus

College is a time to experience new things. But you probably don't want one of those encounters to be food poisoning. Food poisoning is the result of eating foods that are contaminated with organisms or toxins. Most cases of food poisoning are from common bacteria like staphylococcus or E. coli. Rarely, cases of botulism are found.

Food poisoning symptoms can occur within five minutes or up to eight hours after eating contaminated food.

Food Poisoning continued on page 15



For all of you college-bound or serious-minded food connoisseurs, here's a look at some of the most common causes of food poisoning:

Bacteria Responsible	Description	Habitat	Types of Foods	Symptoms	Cause	Temperature Sensitivity
Staphylococcus aureus	Produces a heat-stable toxin	Nose and throat of 30 to 50 percent of healthy population; also skin and superficial wounds	Meat and seafood salads, sandwich spreads and high-salt foods	Nausea, vomiting and diarrhea within 4 to 6 hours, no fever	Poor personal hygiene and subsequent exposure to a warm, humid environment	Bacteria are destroyed by normal cooking but toxin is heat-stable
E. coli	Can produce toxins that are heat stable and others that are heat-sensitive	Feces of infected humans	Meat and cheeses	Diarrhea, abdominal cramps, no fever	Inadequate cooking, recontamination of cooked product	Organisms can be controlled by heating. Can grow at refrigeration temperatures
Salmonella	Produces an intestinal infection	Intestinal tracts of animals and man	High-protein foods: meat; poultry, fish and eggs	Diarrhea, nausea, chills, vomiting and fever within 12 to 24 hours	Contamination of ready-to-eat foods, insufficient cooking and recontamination of cooked foods	No growth below 40 F. Bacteria are destroyed by normal cooking
Clostridium botulinum	Produces a spore and requires a low oxygen atmosphere. Produces a heat-sensitive toxin	Soils, plants, marine sediments and fish	Home-canned foods	Blurred vision, respiratory distress and possible death	Improper methods of home-processing foods	Bacteria destroyed by cooking and the toxin is destroyed by boiling for 5 to 10 minutes. Heat-resistant spore can survive



Wash your hands

Keeping hands clean is one of the most important steps we can take to avoid getting sick and spreading germs to others. It's best to wash your hands with soap and clean running water for 20 seconds. However, if soap and clean water are not available, use an alcohol-based product to clean your hands. Alcohol-based hand rubs significantly reduce the number of germs on skin and are fast-acting.

When washing hands with soap and water:

- Wet your hands with clean running water and apply soap. Use warm water if it's available.
- Rub hands together to make lather and scrub all surfaces.
- Continue rubbing hands for 20 seconds. Need a timer? Imagine singing "Happy Birthday" twice to a friend!
- Rinse hands well under running water.
- Dry your hands using a paper towel or air dryer. If possible, use your paper towel to turn off the faucet.

Remember: If soap and water aren't available, use alcohol-based gel to clean hands.

When using an alcohol-based hand sanitizer:

- Apply product to the palm of one hand
- Rub hands together
- Rub the product over all surfaces of hands and fingers until hands are dry

When should you wash your hands?

- Before preparing or eating food
- After going to the bathroom
- After changing diapers or cleaning up a child who has gone to the bathroom
- Before and after tending to someone who is sick
- After blowing your nose, coughing or sneezing
- After handling an animal or animal waste
- After handling garbage
- Before and after treating a cut or wound

Secret Code Hand Washing Game

Actual Letter: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Secret Code Letter: Z Y X W V U T S R Q P O N M L K J I H G F E D C B A

Secret code letters are in parenthesis below. Match the code letters to the actual letters to spell a word relating to hygiene.

1. Type of germ that causes hepatitis A is a _____.
(E R I F H)
2. Wash your hands for at least _____ seconds.
(G D V M G B)
3. When washing your hands use _____ water.
(D Z I N)
4. Hand washing soap should be _____.
(Z M G R Y Z X G V I R Z O)
5. Most important part of hands to wash is under the _____.
(U R N T V I M Z R O H)
6. Germs can be spread at least _____ different ways.
(U L F I)
7. When washing your hands rub together _____.
(E R T L I L F H O B)
8. The best prevention against infectious disease is _____.
(S Z M W D Z H S R M T)
9. The type of germ that causes Shigella is a _____.
(Y Z X G V I R Z)
10. The most important time to wash your hands is after using the _____.
(G L R O V G)



Back to school the healthy way

Find the words in the list below for a fun and healthy school year.

E Y E G L A S S E S S L R S S
 H T U O M H E M O H E O O I T
 O I L O P A E U D L L O T C O
 H S A W T P E S L N S H A K H
 C O U G H P S A O F A C R T S
 H C N U L Y V K T N E S E E R
 Q Q G P S B B I O I M S G A D
 O P N W M I B A R O N H I C S
 B B O O R R N A C U B G R H D
 E A S R E T R E T K S W F E N
 G U C K G H V O H H P H E R A
 G P K O V D D S T C R A R F H
 S E D X N A G R M C T O C L I
 S D L O C Y F O O D O I O K K
 X O P N E K C I H C M D K M W

BACKPACK	EATING	HOME	SCHOOL
BACON	EGGS	KITCHEN	SHOTS
BATHROOM	EYEGLASSES	LUNCH	SICK
BOOKS	FLU	MEASLES	SONG
CHICKENPOX	FOOD	MOUTH	TEACHER
COLDS	GERMS	NOSE	VIRUS
COUGH	HANDS	POLIO	WASH
DOCTOR	HAPPYBIRTHDAY	REFRIGERATOR	WORK



Don't let backpacks be a pain

Ever tried to lift your kid's or grandkid's backpack? Sometimes it feels like they're carrying bricks. Well, a heavy backpack may be more than a precursor to a studious kid. It could lead to chronic neck and back problems later in life. The American Chiropractic Association offers the following backpack advice:

- The backpack should weigh no more than 5 percent to 10 percent of the child's body weight. If it's more than that, the weight can cause the child to awkwardly bend forward, which can lead to back problems.
- Be sure to wear both straps. Slinging a strap over one shoulder can cause the child to lean against the uneven weight — curving the spine — and can lead to neck and muscle spasms and lower back pain.
- Buy a backpack with padded, wide and adjustable shoulder straps. They help to distribute the load evenly and won't cause nerve compression.
- Make sure bulky or pointy items are packed away from the area that will rest on the child's back.

Instead of a backpack, consider buying a small luggage bag with wheels and a handle.

If you follow this advice, when your child or grandchild complains that school is a pain, at least you'll know that he or she is not talking about the backpack.



Safe lunch study guide

Make sure your child's lunch goes from the kitchen to the cafeteria in top condition with these helpful home food safety rules:¹

Stay cool for school.

Perishable foods should not be left out of refrigeration for more than two hours, but many kids don't have access to a refrigerator at school. Help keep your child's lunch safe by packing it in an insulated lunch bag or lunch box and including an ice pack or frozen beverage container.

Skip the shortcuts.

Most parents prepare their child's lunch in the morning before school which can make for an early-morning time crunch! Take the time to avoid shortcuts that can lead to food poisoning. Make sure counter surfaces are clean and any remnants of last night's dinner are long gone to prevent cross-contamination.

Start each day with a clean slate.

Start each day off fresh by making sure your child's lunch box or lunch bag is washed with warm soapy water after each use — it's just one more way to keep lunchtime bacteria at bay!

Chill out right at night.

If you prepare your child's lunch the night before, make sure perishable food items — such as yogurt, tuna salad, and meat or cheese sandwiches — are properly stored in a refrigerator set below 40 degrees Fahrenheit. Not sure what the temperature is in your fridge? Invest in a refrigerator thermometer to keep accurate tabs on the temp.

Create a (shelf) stable environment.

Kids want to eat healthy foods for lunch — but healthy doesn't have to mean perishable. If refrigeration is unavailable, consider replacing perishables with shelf-stable foods such as trail mix, granola bars, bagels, carrot and celery sticks, whole fruit, single-serve applesauce, cans of tuna, and peanut butter.

Leave leftovers behind.

If your child leaves lunchtime leftovers for an afternoon snack, remember that not all foods can go the distance. Encourage your kids to throw away perishable foods right after lunch, and pack extra nonperishable food items for them to enjoy as an afternoon snack.

Mind your fruits and veggies.

In addition to washing vegetables and ready-to-eat fruits like apples and grapes, also rinse peel-and-eat fruits like bananas and oranges to eliminate harmful bacteria that can spread during peeling or cutting.

Lend a helping hand.

A lot of kids don't wash their hands before eating lunch, but most will use a moist towelette or hand sanitizer if it is included in their lunch container. Also, help teach kids the importance of washing up before eating by reinforcing good habits at home. Encourage them to sing two choruses of "Happy Birthday" while washing their hands before family meals.

¹ American Dietetic Association and the ConAgra Foods Foundation

When in doubt, throw it out

You look in the fridge and see a slice of leftover pizza — perfect for a snack. But you can't remember how long it's been in there. Caution! Food poisoning may be right around the corner. Keep the list below handy. And remember: when in doubt, throw it out.

Product	Refrigerator (40° F)	Freezer (0° F)
Eggs (fresh, in shell)	3 to 5 weeks	Do not freeze
Mayonnaise (Refrigerate after opening)	2 months	Do not freeze
Frozen dinners and entrees (Keep frozen until ready to heat)	Don't store in refrigerator	3 to 4 months
Store-prepared or homemade egg, chicken, ham, tuna or macaroni salads	3 to 5 days	Doesn't freeze well
Hot dogs (opened package)	1 week	1 to 2 months
Hot dogs (unopened package)	2 weeks	1 to 2 months
Luncheon meat (opened package)	3 to 5 days	1 to 2 months
Luncheon meat (unopened package)	2 weeks	1 to 2 months
Bacon	7 days	1 month
Raw sausage (chicken, turkey, pork, beef)	1 to 2 days	1 to 2 months
Hamburger, ground meat	1 to 2 days	3 to 4 months
Soups and stews (vegetable or meat added)	3 to 4 days	2 to 3 months
Cooked meat and meat casserole leftovers	3 to 4 days	2 to 3 months
Raw chicken or turkey pieces	1 to 2 days	9 months
Fried chicken	3 to 4 days	4 months
Cooked poultry casseroles	3 to 4 days	4 to 6 months
Cooked poultry pieces (plain)	3 to 4 days	4 months
Cooked poultry pieces (with broth, gravy)	1 to 2 days	6 months
Chicken nuggets, patties	1 to 2 days	1 to 3 months
Pizza (cooked)	3 to 4 days	1 to 2 months



Check up for school sports

Besides vaccinations, your child may need a physical exam if he or she participates in a school or after-school sports program. When you're in the doctor's office, take time to discuss:

- Any new health problems your child had over the summer
- Your family's medical history

- Your child's past injuries
- Any medication your child is taking
- Equipment that your child may need for a fun and safe sports season

Ask your health care provider to sign all sports and school-related permission forms during your child's back-to-school checkup. It will save you time and money.

Don't forget an eye checkup

Can your child clearly see the chalkboard? Vision problems can lead to headaches, fatigue, eyestrain, learning problems in school and poor performance in sports. The American Optometric Association recommends that your child visit an optometrist at least every two years. Let the optometrist know if your child frequently:

- Loses place while reading or needs to use a finger when reading
- Holds reading material closer than normal
- Rubs eyes

- Has headaches
- Turns or tilts head to use only one eye
- Reverses letters or words when reading or writing
- Omits or confuses small words when reading
- Consistently performs below potential

A school vision screening or pediatrician's screening is not a substitute for a thorough eye examination. If needed, the doctor can prescribe treatment including eyeglasses, contact lenses or vision therapy.

Meningitis continued from page 6

- Nausea and vomiting
- Pain in arms, legs or abdomen
- A red, blotchy rash
- Seizures
- Confusion, delirium (delusions or hallucinations) or coma in severe cases

The disease progresses quickly, and as many as 10 percent of patients die within days. Those who survive often lose limbs and suffer hearing loss, and brain and kidney damage.

If your health care provider suspects you have bacterial meningitis, you will stay in the hospital for treatment with antibiotics. Treatment must begin right away. You will receive antibiotics intravenously (by vein) for seven to 10 days or longer.

Prevention

Although the chances are favorable that your college student won't contract bacterial meningitis, it's not a chance worth taking. Remind your student not to participate in the lifestyle activities listed above. If you don't have much faith in that, a new meningococcal vaccine is recommended for use among people ages 11 to 55.³ The vaccine, which provides immunity for three to five years, is safe and has typically mild adverse reactions, such as redness and discomfort at the site of injection, lasting up to two days. The vaccine takes about two weeks to become active and is covered under the State of Michigan health care plan.

Almost 83 percent⁴ of meningococcal disease cases among adolescents and young adults are potentially preventable with vaccine. Early detection and quick medical treatment can be lifesaving.



Food poisoning continued from page 7

- Diarrhea and inability to drink fluids due to nausea or vomiting (especially if you're on diuretics)
- Diarrhea that lasts for more than 2 to 3 days
- Bloody stools
- Fever above 101 F

These more serious complications may require emergency care:

- Signs of dehydration (thirsty, dizzy, lightheaded, faint)
- Blood in stools or stools that are maroon or black
- Shortness of breath or trouble breathing
- Heart racing, pounding, or skipping
- Poisoning from mushrooms, fish or botulism
- Any nervous system symptoms like double vision, difficulty speaking or paralysis
- Trouble swallowing

How to reach us

For benefit information or claim inquiries, call or write the BCBSM State of Michigan Customer Service Center.

To call

1-800-843-4876

Our customer service representatives are available from 8:30 a.m. to 4:45 p.m. Monday through Friday excluding holidays.

To write

Please send all correspondence to:
State of Michigan Customer Service Center
Blue Cross Blue Shield of Michigan
P.O. Box 80380
Lansing, MI 48908-0380

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■ **Editor:** Cynthia Pierce, Key and Large Group Communications
■ **Graphic Designer:** Heather Koskela, Communications Design Services

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